Attorney Docket No.: 014801-000400US

Client Ref. No.: PD482

TOWNSEND and TOWNSEND and CREW LLP

y Janut M. Olivera

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Kevin J. Page, et al.

Application No.: 09/360,068

Filed: July 23, 1999

For: METHOD AND APPARATUS FOR ESTABLISHING A SECURE SMART CARD COMMUNICATION LINK THROUGH A COMMUNICATION NETWORK

Customer No.: 20350

Confirmation No. 3638

Examiner: Paula W. Klimach

Technology Center/Art Unit: 2135

RESPONSE TO OFFICE ACTION

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed March 15, 2004, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 11 of this paper.